

**Fill in this information to identify the case:**

Debtor 1 Ruby J. Adams

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Illinois  
(State)

Case number 20-03841

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PHH Mortgage Corporation

Court claim no. (if known): 3

Last 4 digits of any number you use to  
Identify the debtor's account: 5006

**Date of payment change:**  
Must be at least 21 days after  
date of this notice 05/01/2021

**New total payment** \$540.74  
Principal, interest, and escrow, if  
any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$348.16 New escrow payment: \$304.49

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Ruby J. Adams  
First Name Middle Name Last Name

Case number (if known) 20-03841

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✕ /s/ Brenda Likavec  
Signature

Date 3/18/2021

Print Brenda Likavec  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100  
Number Street

Burr Ridge IL 60527  
City State ZIP Code

Contact phone (630) 794-5300

Email bkpleadingsNORTHERN@il.cslegal.com

File #14-18-10329

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on March 18, 2021 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on March 18, 2021.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF  
Ruby J. Adams , Debtor(s), 121 E. 87th Street, Chicago, IL 60619  
Jessica A. Boone, Attorney for Debtor(s), 20 S. Clark Street, 28th Floor , Chicago, IL 60603 by electronic notice through ECF  
Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Brenda Likavec

Berton J. Maley ARDC#6209399  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
Joel P. Fonferko ARDC#6276490  
Brenda Ann Likavec ARDC#6330036  
Terri M. Long ARDC#6196966  
Codilis & Associates, P.C.  
15W030 North Frontage Road, Suite 100  
Burr Ridge, IL 60527  
(630) 794-5300  
File #14-18-10329

NOTE: This law firm is a debt collector.

## Your annual escrow statement

March 1, 2021

RUBY J ADAMS  
C/O RUSTY A. PAYTON  
20 N. CLARK STREET SUITE 3300  
CHICAGO, IL 60602

Loan number: [REDACTED]

### Questions?

Visit us at  
[www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free 1-800-449-8767  
Fax 1-856-917-8300

### Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on February 11, 2020 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

### What does this mean to me?

Your new monthly payment has been adjusted based on one-twelfth of your most recent tax and insurance amounts. It does not included an escrow shortage or surplus adjustment because your escrow account is projected to have sufficient funds. **Effective May 2021, your new monthly payment will be \$540.74.**

### Escrow Balance Information

Below is information about your **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. The difference between these two amounts is zero, so no action is required.

<b>Anticipated</b> escrow account balance (as of April 30, 2021):	\$256.40
Escrow adjusted per Proof of Claim*	\$2,359.20
<b>Required</b> escrow account balance (as of April 30, 2021 ):	\$2,615.60

\*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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What is my new monthly payment? **Effective May 2021, your new monthly mortgage payment will be: \$540.74**

	<b>Current Payment</b>	<b>New Payment</b>
Principal & Interest	\$236.25	\$236.25
Escrow Deposit	\$348.16	\$304.49
<b>Total Payment</b>	<b>\$584.41</b>	<b>\$540.74</b>

**If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.**

#### Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$304.49, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the May 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$2,230.52	\$1,423.60
Insurance	\$1,935.31	\$2,230.20
<b>TOTAL</b>	<b>\$4,177.83</b>	<b>\$3,653.80</b>

#### Prior Year Account History and Coming Year Projections

**This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$608.98 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$1,750.22- will be reached in July 2021. When subtracted from your minimum required balance of \$608.98, neither a shortage or surplus exists in your account. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-800-449-8767**.

#### Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	<b>Opening balance</b>			<b>256.40</b>	<b>2,615.60</b>
May 2021		304.49		560.89	2,920.09

Continued on next page

#### Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone (     )	Business telephone (     )	Extension
E-mail address		

## Your annual escrow statement (continued)

March 1, 2021

RUBY J ADAMS  
C/O RUSTY A. PAYTON  
20 N. CLARK STREET SUITE 3300  
CHICAGO, IL 60602

Loan number: [REDACTED]

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Call toll free 1-800-449-8767  
Fax 1-856-917-8300

## Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Jun 2021		304.49		865.38	3,224.58
Jul 2021	COUNTY TAX	304.49	682.89	486.98	2,846.18
Jul 2021	AGENCY FEES		7.00	479.98	2,839.18
Jul 2021	HAZARD INS.		2,230.20	-1,750.22	608.98 <b>LP</b>
Aug 2021		304.49		-1,445.73	913.47
Sep 2021		304.49		-1,141.24	1,217.96
Oct 2021		304.49		-836.75	1,522.45
Nov 2021		304.49		-532.26	1,826.94
Dec 2021		304.49		-227.77	2,131.43
Jan 2022		304.49		76.72	2,435.92
Feb 2022	COUNTY TAX	304.49	726.71	-345.50	2,013.70
Feb 2022	AGENCY FEES		7.00	-352.50	2,006.70
Mar 2022		304.49		-48.01	2,311.19
Apr 2022		304.49		256.48	2,615.68
<b>Total</b>		<b>\$3,653.88</b>	<b>\$3,653.80</b>		

LP - indicates your required escrow lowest balance

## Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	<b>Opening balance</b>					<b>1,894.30</b>	<b>-1,757.13</b>
Mar 2020		348.16	*			2,242.46	-1,757.13
Apr 2020		348.16	*			2,590.62	-1,757.13
May 2020		348.16	*			2,938.78	-1,757.13
Jun 2020	HAZARD INS.	348.16	1,045.48 *		2,134.43*	3,286.94	-2,846.08
Jul 2020	COUNTY TAX	348.16	348.16	997.47	682.89*	2,637.63	-3,180.81
Jul 2020	AGENCY FEES			6.00	*	2,631.63	-3,180.81
Jul 2020	HAZARD INS.			1,935.31	*	696.32	-3,180.81
Aug 2020	AGENCY FEES	348.16	348.16		7.00*	1,044.48	-2,839.65
Sep 2020		348.16	696.32 *			1,392.64	-2,143.33
Oct 2020		348.16	-1,392.64 *			1,740.80	-3,535.97
Nov 2020		348.16	1,392.64 *			2,088.96	-2,143.33
Dec 2020		348.16	348.16			2,437.12	-1,795.17
Jan 2021		348.16	*			2,785.28	-1,795.17
Feb 2021	COUNTY TAX	348.16	348.16	1,233.05	726.71*	1,900.39	-2,173.72
Feb 2021	AGENCY FEES			6.00	7.00*	1,894.39	-2,180.72
Mar 2021			2,088.96 E		E	1,894.39	-91.76
Apr 2021			348.16 E		E	1,894.39	256.40
<b>Total</b>		<b>4,177.92</b>	<b>5,571.56</b>	<b>4,177.83</b>	<b>3,558.03</b>		